

PORTER BANCORP, INC.

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1249712	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,825	\$1,720	-5.8%		
Loans	\$1,413	\$1,303	-7.8%		
Construction & development	\$304	\$200	-34.4%		
Closed-end 1-4 family residential	\$322	\$324	0.5%		
Home equity	\$32	\$30	-7.4%		
Credit card	\$0	\$0	2.2%		
Other consumer	\$36	\$31	-14.4%		
Commercial & Industrial	\$90	\$90	0.4%		
Commercial real estate	\$452	\$442	-2.2%		
Unused commitments	\$137	\$105	-23.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$127	\$62	-51.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$34	\$42	22.9%		
Cash & balances due	\$169	\$179	5.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$5	\$8	54.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$5	\$8	55.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,651	\$1,527	-7.5%		
Deposits	\$1,540	\$1,486	-3.5%		
Total other borrowings	\$94	\$27	-71.8%		
FHLB advances	\$83	\$15	-81.9%		
Equity					
Equity capital at quarter end	\$175	\$192	10.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$21	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	9.9%	--		
Tier 1 risk based capital ratio	10.7%	12.8%	--		
Total risk based capital ratio	12.6%	14.7%	--		
Return on equity ¹	1.2%	-18.4%	--		
Return on assets ¹	0.1%	-2.1%	--		
Net interest margin ¹	3.6%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	31.1%	56.8%	--		
Loss provision to net charge-offs (qtr)	197.1%	146.1%	--		
Net charge-offs to average loans and leases ¹	1.3%	3.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	16.8%	6.3%	1.1%	2.9%	--
Closed-end 1-4 family residential	4.7%	5.0%	0.2%	0.4%	--
Home equity	2.1%	5.0%	0.1%	1.3%	--
Credit card	0.0%	0.0%	3.4%	0.0%	--
Other consumer	0.5%	1.0%	0.8%	0.6%	--
Commercial & Industrial	2.1%	3.6%	0.2%	1.8%	--
Commercial real estate	3.0%	5.2%	0.0%	0.3%	--
Total loans	6.0%	4.6%	0.3%	0.8%	--